

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: WHALEY, RYAN H

§ Case No. 1:18-05407-HWV

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 28, 2018. The undersigned trustee was appointed on December 28, 2018.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 3,206.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>3,206.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 06/06/2019 and the deadline for filing governmental claims was 06/26/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$440.91. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$440.91, for a total compensation of \$440.91². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$36.80, for total expenses of \$36.80.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/24/2019 By: /s/LAWRENCE V. YOUNG, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 1:18-05407-HWV

Trustee: (580410) LAWRENCE V. YOUNG, TRUSTEE

Case Name: WHALEY, RYAN H

Filed (f) or Converted (c): 12/28/18 (f)

§341(a) Meeting Date: 02/13/19

Period Ending: 07/24/19

Claims Bar Date: 06/06/19

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	2009 Pontiac Vibe LX, 170000 miles. Entire propo Imported from original petition Doc# 1	1,625.00	0.00		0.00	FA
2	2013 Honda CRV, 81000 miles. Entire property val The cost of liquidation would consume any non-exempt equity.	10,010.00	872.76		0.00	FA
3	household goods and furnishings Imported from original petition Doc# 1	245.00	0.00		0.00	FA
4	clothing and costume jewelry Imported from original petition Doc# 1	80.00	0.00		0.00	FA
5	checking: M&T Bank Imported from original petition Doc# 1	43.75	0.00		0.00	FA
6	savings: M&T Bank Imported from original petition Doc# 1	452.01	0.00		0.00	FA
7	401(k): Vanguard Imported from original petition Doc# 1	22,000.38	0.00		0.00	FA
8	401(k): T.Rowe Price - Densply 401 (k) Imported from original petition Doc# 1	575.26	0.00		0.00	FA
9	401(k): GPC Retirement Plan Imported from original petition Doc# 1	49,337.74	0.00		0.00	FA
10	rent: Southern Management Rentals, LLC Imported from original petition Doc# 1	675.00	0.00		0.00	FA
11	Income Tax Refund: Federal Debtor turned over non-exempt portion of tax refund.	3,993.00	4,007.00		3,206.00	FA
12	Aetna term life insurance policy and accidental Imported from original petition Doc# 1	0.00	0.00		0.00	FA
12	Assets Totals (Excluding unknown values)	\$89,037.14	\$4,879.76		\$3,206.00	\$0.00

Major Activities Affecting Case Closing:

Claims deadline was 6/6/19. Trustee sent Notice of Surplus Funds on 6/12/19. The deadline to file claims was 7/12/19. No additional claims were filed.

Form 1

Individual Estate Property Record and Report

Asset Cases

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1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

Form 2

Cash Receipts And Disbursements Record

Case Number: 1:18-05407-HWV
Case Name: WHALEY, RYAN H

Trustee: LAWRENCE V. YOUNG, TRUSTEE (580410)

Bank Name: Rabobank, N.A.

Account: *****9766 - Checking Account

Blanket Bond: \$8,132,694.00 (per case limit)

Separate Bond: N/A

Taxpayer ID #: **-***6501

Period Ending: 07/24/19

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/09/19	{11}	Ryan H. Whaley	Turnover of non-exempt portion of tax refund	1124-000	3,206.00		3,206.00

ACCOUNT TOTALS	3,206.00	0.00	\$3,206.00
Less: Bank Transfers	0.00	0.00	
Subtotal	3,206.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,206.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****9766	3,206.00	0.00	3,206.00
	\$3,206.00	\$0.00	\$3,206.00

Exhibit C Claims Register**Case: 1:18-05407-HWV WHALEY, RYAN H**

Claims Bar Date: 06/06/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	LAWRENCE V. YOUNG, TRUSTEE 135 NORTH GEORGE STREET YORK, PA 17401 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 12/28/18		\$36.80 \$36.80	\$0.00	\$36.80
	LAWRENCE V. YOUNG, TRUSTEE 135 NORTH GEORGE STREET YORK, PA 17401 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 12/28/18	[Updated by Surplus to Debtor Report based on Net Estate Value: 1763.64]	\$440.91 \$440.91	\$0.00	\$440.91
1	Wellspan Health York Hospital 1001 South George Street York, PA 17405-7198 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/12/19	Claim reviewed	\$470.24 \$470.24	\$0.00	\$470.24
1I	Wellspan Health York Hospital 1001 South George Street York, PA 17405-7198 <7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640	Unsecured 03/12/19		\$0.00 \$0.00	\$0.00	\$0.00
2	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/14/19	Synchrony Bank/Sam's Club Claim reviewed	\$459.76 \$459.76	\$0.00	\$459.76
2I	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640	Unsecured 03/14/19		\$0.00 \$0.00	\$0.00	\$0.00
3	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/06/19	Best Buy Claim reviewed	\$331.42 \$331.42	\$0.00	\$331.42
3I	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7990-00 Surplus Cases Interest on Unsecured Claims (including priority)>, 640	Unsecured 06/06/19		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C Claims Register

Case: 1:18-05407-HWV WHALEY, RYAN H

Claims Bar Date: 06/06/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
SURPLUS	WHALEY, RYAN H	Unsecured		\$1,442.36	\$0.00	\$1,442.36
	1 HIGH STREET	12/28/18		\$1,442.36		
	GLEN ROCK, PA 17327					
	<8200-00 Surplus Funds Paid to Debtor § 726 (a)(6) (incl pmts to shareholders & ltd part)>, 650					
Case Total:					\$0.00	\$3,181.49

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 1:18-05407-HWV

Case Name: WHALEY, RYAN H

Trustee Name: LAWRENCE V. YOUNG, TRUSTEE

Balance on hand: \$ 3,206.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 3,206.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - LAWRENCE V. YOUNG, TRUSTEE	440.91	0.00	440.91
Trustee, Expenses - LAWRENCE V. YOUNG, TRUSTEE	36.80	0.00	36.80

Total to be paid for chapter 7 administration expenses: \$ 477.71Remaining balance: \$ 2,728.29

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 2,728.29

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 2,728.29

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

UST Form 101-7-TFR (05/1/2011)

Timely claims of general (unsecured) creditors totaling \$ 1,261.42 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Wellspan Health	470.24	0.00	470.24
2	LVNV Funding, LLC	459.76	0.00	459.76
3	Portfolio Recovery Associates, LLC	331.42	0.00	331.42

Total to be paid for timely general unsecured claims: \$ 1,261.42
Remaining balance: \$ 1,466.87

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 1,466.87

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 1,466.87

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 2.6% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$24.51. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 1,442.36.